



# *In Search of True Perspective:*

*Volume One*

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## *Pause and Ponder*

*Read from Bottom to Top*

*Allah the most Merciful and Beneficent*



*Should I love not my creator, who loves me more  
than anyone?*



*It is our creator's love to us that he created us.*



*If I did not exist, I would have missed out all the  
opportunities of this life and life hereafter.*



*If I were not created, I would not have existed.*



‘La hawla wa la quwwata illa billah.’

(There is no power and no strength except with Allah)

I dedicate this humble contribution to our beloved

Prophet Muhammad ﷺ and then to all elders of

Alavi family



Self-Concept: Believing in Oneself

*“Allah has created humans as the best  
of the creations” Al Quran*

**How others see you,  
is not important.**



**How you see yourself  
means everything. 😊**

*Moral*

- Sometimes our deep assumption is the perception of reality; most of the times our spontaneous perception in a given situation is the reality for us. In either situation reality is only a perception not a reality.
- More we try to have informed perception better will be our belief, stronger will be our trust and less disagreements and conflicts we will face.
- However, intuitive (less informed) perception leads to false belief, damage trust in relationships, and cause serious disagreements and conflicts.



## Perspective

### A Librated Life Paradigm...

When we live with Hope from and Fear of Allah or to be more exact Fear of Day of Judgment, we are liberated from many fears in our lives (this world) and we begin to live our lives with

- Hope
- Bravery
- Passion
- Perseverance

### The Fear Syndrome

- Allah warns us of Satan whispering fear of poverty.
- As we fall prey to Satan, our fear of poverty becomes more urgent and the fear of the Day of Judgment becomes distant and distorted.
- Consequently, our actions become more dependent on accumulating more and more wealth and less on adhering to moral principles and integrity.
- Ultimately, we begin to live with fear of losing instead of hope, bravery, passion and perseverance.

### Time to Ponder

In Sura (6:11) Allah says, "There is no living thing but Allah is responsible for his or her livelihood". In Sura (39:53) Allah says, "Man (women) will only get (in here-after) that s/he had struggled for (in this life).

### Dichotomy

- We often lose confidence on Allah for our needs in this life thus turn blind eye to the difference in Halal and Haram.
- We are given this life to struggle for the life hereafter i.e. live our lives in conformity to Allah's guidance, yet we often violate His guidance and



*still hope to be successful in the life hereafter by His blessings alone.*

### **Changing for Better**

- *Change Now or Never! Allah informs us that on the Day of Judgment His slaves who had wronged in this life would request Him to send them back so they obey Allah and do the righteous but they will be told that now is the time for the punishment!*
- *It is a known fact that as we wake up every morning, we are given a new life, yet ironically, we fail to fear Allah and correct our behaviors.*

### **Change Now or Never**

- *Allah says, He does not improve lives of His slaves unless they themselves change for better what is in their Hearts (intentions), thus it follows.*
- *We all have a choice to change for better, if we don't no one else will come and change us.*
- *If we change, it will bring forth advantages to us first then to others.*
- *A meaningful change requires to follow a logical process*

### **Faces of Confidence**

**Faith** – *I am persuasively confident because my Faith in times of success as well as failure remains strong.*

**Pride** – *I am confident because my looks are so good; my family is influential; my heritage is enviable; I graduated from the top university; I have made sizeable amount of wealth; I always prevail over others; and last but not the least, I can never be Wrong.*

**Ignorance** – *I am confident because I can always overcome (deny) my guilt (shame) by rationalizing my mistakes and failures.*

**Unconscious Incompetence** – *I am confident because I never bother to recognize and accept my weaknesses.*



*Inferiority Complex* – I am confident because I can always turn my inferiority complex into superiority complex by belittling – criticizing and insulting – others.

### **Social Contract**

It is the way we should conduct ourselves in relationship with

- Allah
- Ourselves
- People around us

### **Values**

- Acting Responsibly
- I have rights on me, and on others. But I can only avail them by giving the rights to others
- The art of protecting rights is to prioritize my responsibility of my rights vs. others rights

### **Ignoring the Rights**

When I violate rights on me

- I act to get Allah's curse on me
- I let my legitimate opportunities go unleashed
- I cause damage to spiritual, psychological, physical, personal, professional, family and social aspects of my life even if I attain some gratification or reward!!!

When I let go my rights on others

- I refuse to supplicate to Allah ST,
- I disconnect with my parents,
- I disconnect with my immediate family and siblings,
- I act passively as my neighbors, relatives, employer, colleagues,



*partners, customers and suppliers in business, fellow citizens deny my rights on them*

*When I violate others rights on me*

- *I refuse to accept and abide by our Creator / Sustainer and his Prophets AS,*
- *I disregard the rights of my parents,*
- *I forego the rights of my immediate family and siblings,*
- *I act independently of my neighbors, relatives, employer, colleagues, partners, customers and suppliers in business, fellow citizens and last but not the least future generations*

### ***The Emotional Control***

*There were these Kindergarten students, once visited by a researcher named Daniel Goleman. He was conducting an experiment to unravel the impact of Emotional Control on human lives and their underlying personality makeup.*

*He gave to all of them candies and said, “You can eat it right now but those who will not eat until tomorrow, I will give them more candies”. He returned the next day with more candies but this time only for those who kept their candies from yesterday and did not eat them.*

*When he asked who did not eat, very few raised their hands while others had already eaten. He gave more candies to those who did not eat. Those were the kids he thought have higher emotional control. He tracked them for the next 30 years and found that they were able to;*

- *Make good (balanced) decisions*
- *Had bettering relationships*
- *Had more integrated outlook towards their careers and life*



*He then concluded that those kids had following extra ordinary skills, namely;*

- Conviction or faith,*
- Ability to delay gratification or impulse control, and*
- Positive hope.*

*Interestingly, his findings coincided with the characteristics of a successful person described in Sura Al Asr: Ema'an as conviction; Taqwa as ability to delay gratification or impulse control and Sa'bar as positive hope.*



## What we should know about Motivation?

*Motivation is so very important to keep us all going. However, it often leads to stressful situations, dissatisfaction, dysfunctional competition and last but not the least compromise on principles. This is so because we have developed a stereotype perspective on our motivation: our needs. In this short analysis I have attempted to discuss some pertinent underlying variables that cause the stated situation. I have also discussed alternate basis of motivation.*

Motivation is double edged: It makes or breaks performance (behaviors). Allah warns in the Noble Quran, “Those who follow their lust (impulse) are the followers of Satan”. Needs; aspirations; goals; targets; excitement; following; perfectionism; fear of losing; and, last but not the least sense of responsibility are a few significant sources of motivation.

On the positive side, motivation provides much needed energy and enthusiasm to face challenges to attain success. Prophet Muhammad<sup>PBUH</sup> once said, “Those whose today is no better than yesterday is doomed”. Motivation makes us work to improve our today over yesterday and tomorrow even better than today. On the negative side, one needs to harness his or her motivation before it hijacks oneself. One may fall prey to his or her motivation so much so that s/he develops a tunnel view ignoring all other aspects in life. Put it differently, one may be controlled by the motivation so much so that s/he becomes ready to pay any price, be it self-esteem, moral principles, and even future prospects over today.

Though motivation is essential it cannot and does compensate the need for competence and efforts in right directions. A friend once said, my exam results will tell how much I studied – Dreams don’t come true on their own. Furthermore, without vision, virtues and principles motivation becomes uncontrolled. Lastly, but most importantly, subordinating one’s motivation to Allah *Al-Mighty* decision is the key to success. Allah says, “One is your wish and one



is Allah's decision. If you embrace Allah's decision (in a positive perspective) then Allah will give you what you wished. If you do not accept Allah's decision then Allah will not decree what you wished (no matter how much you struggle for it). Thus, paying gratitude to Allah for His countless blessings and praying to Him with confidence is a pre-requisite to positive motivation.

### The Flip Side of Motivation

In simple words, we can define motivation as the "Reason" of acting or not acting upon in a given situation. In a conventional perspective, our needs & expectations provide us the reason to act or not to act. It works like this; needs cause stress, which in turn leads to a particular action or inaction. Needs are basically unending and are easily provoked by the environment. In fact, we all grow up targeting needs as our fundamental motivation. Maslow's ground breaking theory of motivation attempted to define different types of needs and their priority. He described needs on a hierarchy of most urgent to less urgent needs. According to him, most urgent needs are physiological and physical needs such as food, shelter, clothing etc. The next level of needs is security. Once a person attains a level of physiological needs the need to secure the same for the future becomes pertinent. Needs on third priority level is self-esteem. According to him a person would only become concerned for his or her self-esteem after securing his or her fundamental needs i.e. psychological and security. Recognition and actualization are subsequent needs according to him. Although his views on the priority of needs are highly debatable but for now let us contain ourselves to his description of needs alone.

As we consider motivation as an outcome of needs alone, we have little option but to accept its flip side. Put it differently, stress, continuing dissatisfaction,



dysfunctional competition and compromising on principles are a few inevitable negative effects of needs-based motivation. Furthermore, the assumption in need-based motivation is that higher the needs higher will be motivation. But we often do not realize that higher the needs also mean lower contentment, which inhibits sustained motivation.

However, as we explore out of box, we can discover many other factors that can stimulate motivation without causing ill effects of need based motivation, such as; conscience, happiness, and fear. Conscience is referred to one's awareness of his or her obligation, which in turn leads to sense of responsibility to act or not to act in a particular situation. This can be a student's realization to work harder for better score in exams; of an employee to give equitable performance in return of the compensation he receives from the organization; or a social obligation to blow the whistle against injustice. Interestingly, one may blow the whistle for personal gains also, but it would be black mailing.

Happiness is a satisfied feeling. It generates positive energy. We all indulge in activities that lead to happiness. A poet for instance spends hours and hours perfecting his poem only to get the feeling of extreme intrinsic satisfaction. Everyone is a poet in his own way.

Fear is a strong deterrence against wrong doings. We all need motivation to stay away from indulging in wrong behavior and regret later. Be it a person not doing enough for oneself; a student resorting on unfair means to pass the exams; a seller cheating customer; an employee underperforming on the job; and finally, a citizen not complying with laws and honoring other citizens' rights.

### Conclusion



*We all can be doing similar actions, yet from a different perspective – Needs, Conscience, Happiness and Fear – only to experience different performance outcome such as stress, consonance, satisfaction and avoiding reprimand, respectively.*

*In conclusion, I have basis to say that need based motivation is less sustainable and often encourages undisciplined performance on the contrary conscience, happiness and fear are a few more effective bases of motivation. Therefore, we need to grow our children to be conscientious of their responsibilities, pursue true happiness and develop fear of immediate or distant repercussions of wrong doings. Then they will be perfectly motivated to perform in their lives.*



### Vision: A Goal or Purpose

*“Those who want in this world only will have no share in the hereafter.” Al Quran*

There was this couple who owned a medium sized business. They had a son and a daughter. The family used to live happily.

Once upon a time, while reviewing their business progress, the couple realized they had potentials to expand their business. They carefully made a business expansion plan and put it into action. They worked 24/7 and soon began to grow. Years passed by and their business became an international conglomerate.

As the kids grew up, they inherited the business, releasing their parents to sit back at home and enjoy, for they literally compromised their personal accomplishments while expanding the business. One morning while he was enjoying breakfast with his wife, the husband had a thought; what did we accomplish in our lives by creating such a big business? In haste, wife replied; we have money, our kids have got future; we have a status in the society, we have nice house, we travel around the world, and so much more. Husband's question was answered and they both could get a feeling of satisfaction but not for very long.

This thought kept on coming to them again and again; they always had a feeling of not getting what they really wanted in their lives! A success that can last forever; accomplishments that can be cherished forever; a true happiness...

#### Moral of the Story

- Prophet Muhammad PBUH said, “Do not make (too much) property in this life or you will lose sight of the next life”.
- The couple surely made exemplary achievements in their business yet their achievements in retrospect could not make them contented.
- Their problem was, they made targets without defining their purpose: They believed their goals were the end in themselves and lost their vision (the purpose).



### The ANT: Journey of the Life

*“Allah commands to the pilgrims of Makkah to bring with themselves sustenance, and the best of sustenance is piety” Al Quran*

A wealthy man was sitting in his balcony enjoying sunshine and his coffee when a little ant caught his eyes which was going from one side to the other side of the balcony, carrying a big leaf several times more than its own size.

The man watched it for more than an hour. He saw that the ant faced many impediments during its journey, paused, took a diversion and then continued towards destination. At one point the tiny creature came across a crack in the floor: It paused for a little while, analyzed and then laid the huge leaf over the crack and walked over the leaf then picked the leaf from the other side and continued its journey. The man was captivated by the cleverness of the ant, one of Allah's tiniest creatures.

The incident left the man in awe and forced him to contemplate over the miracle of creation. It showed the greatness of the Creator. In front of his eyes there was this tiny creature of Allah, lacking in size yet equipped with a brain to analyze, contemplate, reason, explore, discover and overcome. Along with all these capabilities, the man also noticed that this tiny creature shared some human shortcomings.

The man saw about an hour later, the creature had reached its destination – a tiny hole in the floor which was entrance to its underground dwelling. And it was at this point that the ant's shortcoming was revealed. How could the ant carry into the tiny hole the large leaf that it had managed to carefully bring to the destination? It simply couldn't! So, the tiny creature, after all the painstaking and hard work and exercising great skills, overcoming all the difficulties along the way, just left behind the large leaf and went home empty-handed.

The ant had not thought about the end before it began its challenging journey and, in the end, the large leaf was nothing more than a burden to it. The creature had no option, but to leave it behind to reach its destination.

The man learned a great lesson that day. Isn't this true for our lives? We worry about



our family, we worry about our job, we worry about how to earn more money, we worry about where we should live – 5 bedroom or 6 bedroom house, what kind of vehicle to buy – a Mercedes or BMW or a Porsche, what kind of dresses to wear, all sorts of things, only to abandon all these things when we reach our destination – the Grave.

We don't realize in our life's journey that these are just burdens that we are carrying with utmost care and fear of losing them, only to find that at the end, they are useless and we can't take them with us.

One was the message that this person had derived from the narrative. What message you draw from this narrative is more important than duplicating someone else's perspective. The beauty is that each one of us can draw a unique message depending on our vision and perspective.

#### *Moral*

- In this narrative one may say that a major part is missing: It is wrong to say we do not need to worry for the resources. We all need them but for the journey more than for the destination.
- Allah Al Mighty in His Book Has guided us in these words, "Carry *Zaad-e-Rah* for the journey and the best of it is *Taqwa*." Meaning the journey however long it may be always coming to end. So, our resources must commensurate with the journey – neither too little nor too much.
- So, we have the reason to acquire resources for the road. But carrying more resources than needed can distort our purpose from the destination and the journey would become the purpose though it will come to end inevitably

Allah knows better.



### The Flipside of Ego

*“The pagans did not accept the (message) PBUH  
Because of their hatred (ego)” Al Quran*

In the journey of change, a CEO of a professional institute, once woke up with this “Monday Bubble” and became obsessed with idea of splitting a two-tiered professional qualification to three-tiered professional qualification. In his perception he was rightly upgrading the qualification. However, in haste of quickly implementing the decision he redistributed the subjects in three tiers, while the total number of subjects remained same.

He also changed re-named the qualification only to affect perception that change (for better) has come. The reality was different. Nevertheless, people who could see the reality could not advice the CEO, for he had all the powers and above that he was being ego centric. The incumbents had to succumb until a more rational management took over from this CEO. The successor management quickly realized the problem and started to consult with the stakeholders and found out that the earlier decision was never rational and that it had led to many problems.

Now the management has decided to revert to earlier position

In another journey of change, a Training Head once woke up with this “Monday Bubble” and became obsessed with idea of converting a decade old training centre into a high-rise building in his pursuit to modernize training culture. In a rush of quickly implementing the decision in his own tenure he managed a ground breaking ceremony, which entailed demolishing the existing centre. The decision was taken in haste so much so that all the regulatory formalities needed to build high rise building at the SITE were ignored. Subsequently, training centre was transferred to an expensive rented place that had humongous monthly rent.



*Many years passed by but construction could not have started due to pending regulatory formalities. In the mean time management team changed and so the priorities: The well-established training premises is now converted into ashes.*

#### *Moral*

- In both cases, ego-centric positions (I am OK) were dominant in the decision-making process*
- Both decisions turned out “Wrong” in retrospect*
- Both decisions had unnecessarily cost to the company*
- Is it worth to make decisions on “EGO”?*



### Value What You Do

*“If you thank Allah, He will give you more” Al Quran*

Once upon a time there lived a king and Queen. The Queen died and the King became too much sad. He thought what he should do to show love to his late wife: He decided to build a humongous monument on the Queen's grave so people shall visit her grave for many years and remember the King's love for the Queen.

While a couple of workers were busy building the monument, a passerby out of his innocent inquisitiveness asked a simple question to each of them: What are you doing?

The first one said, “I m doing my job!”

The second one said, “I am building the monument!”

Third one said, “I am building a history!”

The youngest of all workers naively said, “I am enjoying the company!”

No one was wrong! They all said what they believed: The first one was overpowered by his immediate needs; the second one was focused on his task; the third one was acting by his vision; and the youngest was driven by fun.

All were right in their own ways: Some were motivated for their urgencies; some were motivated for their responsibility; some were motivated by the purpose; and some were motivated for the enjoyment

#### *Moral*

- Motivation is the reason people associate to their work
- Everyone is motivated, however, their commitment to work and quality varies according to the reason they associate to their motivation
- Purpose ranks no. 1 in bringing commitment and quality to work; responsibility is ranked at no. 2; personal urgencies are ranked at no. 3; and, fun is ranked at no. 4. Nevertheless, none alone suffices.



### Social Apathy

*"Be kind to the poor" Al Quran*

There was this poor old man selling eggs. A rich lady came to buy eggs and asked the price. The seller told her that one egg is for Rs.2/-. The lady asked, would he sell 6 eggs for Rs.10. The seller told her that he is in need of money and no one has bought eggs from him since morning and agreed to sell at her price. She took the eggs, paid the money and went by.

In the same evening she went to an expensive restaurant with her friend and ordered sumptuous dinner. The quantity was more than enough for two; they eat and left a lot on the table and asked for the bill. She was charged Rs. 4500/-. She paid Rs. 5000/- bill and said to the owner to keep the change. She was being generous perhaps.

She spent beyond reasonable on her dinner and tipped the owner generously, but took a meager discount from the poor old man selling eggs: The tip she gave was huge but had little value for the owner for he was already a rich man, and the discount she took was too little for her but was too much for the poor old man!

#### Moral

- Think of others' needs and hardships
- Give money when it can add more value in others' lives
- Show generosity in charity, not to show-off your status
- Don't exploit others' weak positions and situations because you have power, show humbleness instead



### Making Decisions

*“When you make decisions, consult (with wise) and when you made the decision, have faith on Allah and be steadfast on it”*

There was this Chief Executive Officer, was retiring in the next six months. He was known for making quick decisions. He had to make this last decision of his career: Choose his successor amongst two colleagues. Both were equally competent and high achievers, yet he could not decide who to choose until his last day in the office.

Everyone was curious, why did he take so long to decide when he could have chosen anyone, for both were equally good. His reply kind of shocked everyone. He said, “It was surely an easy choice if it were competence, but I was thinking how could I save the other from de-motivating and eventually leaving the company”.

#### Moral

- Every decision has emotional angle to it, for it affects people,
- Acknowledge that everyone is an asset,
- Optimize advantages, or minimize loss, and
- Have an end mind.



### Respect for All

*“Life and property of every (innocent) human is sacred for you”*

*Saying of the Prophet PBUH*

This man was recently posted as Administration Manager in a regional office at a village. He was briefed about the challenges of the job by his successor. One notable challenge was of the Assistant's Behavior. He was preempted that the person is very violent and often misbehaves. Hence needs stern supervision.

This new person observed the Assistant for some time and to his surprise he was most well behaved and polite. So, one day after the office hours, he called the Assistant to his desk for a chat. He told him about the briefing he received from his successor and to his surprise his polite behavior, which is much different from what he was told.

When the Assistant told what he had say, the man got even more surprised! The Assistant said, “Yes I used to misbehave with him and I had a reason. He had put the bell on the floor and used to push it with his foot to call me in. So simple, he put me under his foot, so I also had this right to mistreat him. On the contrary you have put the bell on the table and push it with your hands: You give me respect; I give you respect.”

#### Moral

- Respect persons as persons
- Never disregard others' self esteem
- Respect others if you wish them to respect you



*Do not walk through your life so fast,*

*You will forget to smell the flowers*

*“Oh, Believers be silent (and reflect) when the Noble Quran is recited, so Allah may send mercy on you” Al Quran*

When I was a child, we had dining table mats with this quote, “*Do not walk through your life so fast, you will forget to smell the flowers*”. I always used to wonder what really meant.

There was this CEO who had been travelling through a route to his office and back home for almost 10 years now. While travelling, he had this habit of reading a book or talking on the phone with his parents.

For him it was always a hectic journey, until one day when the road was blocked for hours and he had to walk his way home. He then realized what he was missing out on his journey: Flowing river, flower beds, festivities, fresh air and a lot more. Also, he witnessed for himself the hardship of public commuters making him more sensitized to their challenges and more...

Moral

- We fail to see the real world, when we see it from our perspective alone.
- We lose out opportunities that abound outside our view.
- We fail to get sensitized what problems and challenges facing others.



### Dividends of Pro-activity

*"Take lead in doing deeds of piety" Al Quran*

There was time when only returnable 250 ml beverage bottles were supplied in the market. Market was static, until Pepsi Cola (Pakistan) took the risk of launching 1-liter bottle for the first time. Many companies were skeptical of its success, nevertheless they did it proactively.

The launch turned into a big-time success and the company was able to fetch a large market and further capitalized its market leadership: The market has now multiple variants, offering greater choice to customers and higher volumes to the suppliers.

#### Moral

- Out of box thinking always pays
- Taking lead gives long term advantage
- If you don't act proactively then soon you will follow someone else



*Everyone should contribute to the smallness of his or her size...*

*Quaid e Azam Muhammad Ali Jinnah*

*“Actions will be judged by intentions”. Saying of Prophet PBUH*

There was this young orphan boy who used to beg on the streets. One day he met an old lady, as she stooped at the Red light. She had oxygen mask on. The boy got concerned for her. She told him she had a lung disease and would require lung transplant, but she could not afford it. The boy innocently gave her all the money he had collected since morning. His generosity brought tears in her eyes and asked him to come sit in the car and go with her.

People on the street were touched by the small but empathetic response of the boy and soon someone launched a campaign on the social media for collecting money for the lady. Thousands of donations poured-in and the lady was able to get her transplant done: the lady led a normal life and the boy got a loving parent and went to school.

Moral

- Often times, a small gesture is so much appreciated by Allah that HE returns a big-time advantage ahead: Called the “Butterfly effect”
- Never get discouraged by your limitations, always try and do as much you can to help others, may you get the blessings of Allah



### Kick in the Belly

*"A man will get (in hereafter) what he earns in this life". Al Quran*

A rich couple used to live happily in a lavish mansion. They had all the luxuries of life to enjoy. One day while they were enjoying their sumptuous brunch in their lawn, a beggar came by and asked for some food. The man out of his sheer ego refused to share any food with him and asked him to leave. The beggar quietly left.

After some time, the rich man's business started to make losses so much so that he had to close it; sold his mansion and even divorced his loving wife. Later the lady got married to another person and had a good life. While walking on the street one day they met a beggar asking for food. Her husband bought him decent food and gave him some extra money for the next few meals.

Who was that beggar and who was that man? Once the rich man who refused to share his brunch was now the beggar, and once the beggar is this man who gave food to the beggar: With time our positions change in the drama of this life.

#### Moral

- Our positions never stay same all the time.
- Arrogance, Ego, Pride and Power are nothing but illusions that destroy the future
- Whatever we do today, comes back to us tomorrow
  - If we abuse someone, we get the abuse later
  - If we do favors to others, we get favors from other later



### *Cherish or Perish*

*“How many blessings will you deny?” Al Quran*

*“They say always judge yourself with people below you, if you compare with people above, you will never feel the Happiness!”*

*There was this young Engineer from a reputed Institution. She had extraordinary flair for creative solutions. Soon after completing her degree in engineering, she got into a dream company. But soon, she began to feel frustrated that she was not treated fairly and moved to the competitor for a trivial financial advantage. Yet again soon her frustration came back that the company was not giving her what she is worth and she gets ready for the next move. She always used to get a welcome from new employer for her creative acumen but soon her frustration took over her commitment at each employment. Her frustration became kind of a permanent feature at every job she took. Consequently, she always fails to deliver at her full potential.*

*Now she is tagged by almost all employers and despite her experience and utility, employers are reluctant to welcome her. Her career seems to have come to an end much before reaching her full potentials.*

#### *Moral*

- Always stay contented, it all takes positive view of your situation*
- Cherishing what you have helps build your future*
- Loyalty is being committed and honest to performance*
- Harboring frustration only perish your future*



### When We Point Fingers on Others

*“Oh, men do not speak of others’ (weaknesses) from behind, would you like to eat the flesh of your dead brother?” Al Quran*

There was this couple who was married for many years: literally they stood by next to each other in happiness and sorrow. In other words, they had exemplary love for each other.

One fine day husband thought that his wife has developed hearing disability. Instead of directly discussing the matter with the wife, he went to a family doctor for advice. The doctor told him to try this, so we can measure her hearing facility. As per doctor’s advice husband called his wife from outside the house, “What are we having for dinner tonight?” He did not get her response. He went inside the living room to ask the same question. Again, he did not get her response. Worried enough, he went to the kitchen and repeated the question but still did not get her response. Finally, he went standing behind her to ask the question again. This time, his wife shouted, “Told you six times, we are having Chicken for dinner”.

He then realized that it was not his wife but he himself had developed hearing disability...

#### Moral

- Often times we see problems in others but the problem is in US
- This only multiplies the conflict, cause distrust and delay or sometimes deny solutions



### Turtle and Rabbit

*“Allah asked Satan why did he not prostrate Adam AS, he replied he was superior to him. So, Allah told him to go away (and be cursed for the pride)” Al Quran*

Once upon a time, there were two friends; a Turtle and a Rabbit. Rabbit always used to take pride being a sprinter, while the Turtle always being humble.

One day they both decided to have a race and whosoever wins will be invited to dinner by the runners-up. Both agreed. All the other animals came to witness the race. The race began. Soon Rabbit moved much ahead of the Turtle and decided to take some rest. He went under a tree and had a nap. The turtle being slow, kept walking and walking until he hit the finish line while the rabbit overslept and lost the race!

The Rabbit felt broken as he lost the race. So, a wise animal who was a common friend of both thought to teach them about cooperation and win-win approach. He convinced them for yet another race but this time on a different approach: Each one had to make the other reach to the destination first.

The route was half land and half river. So first they both had to run on the land then swim over the river. They both thought for a while then the Rabbit let the Turtle sit on his back and started to run. As they reached at the river, Turtle let the Rabbit sit on his back and quickly swim over the river. They both reached to the finish line together and both won!

Moral

- Pride is arrogance, and arrogance is a lie
- Feeling confident is good but when we become over confident we lose.
- Being complacent inhabits our potentials: However smart one may be, consistent efforts are a must to win.
- Helping others to win is a sure recipe to win.

### Actions Speak Louder than Words

*“Oh, Muhammad PBUH tell them that they entered in Islam (by uttering*



*Kalema), Allah has yet to test them (their actions)’’ Al Quran*

At one point in time, a leading organization had problem keeping customers happy. Consequently, they were losing them to their competitors. Management after a thorough analysis concluded that bad Customer Service Attitude was at the root of the problem and decided to conduct training of the Customer Representatives.

The company hired a top of the line Customer Service Trainer, who delivered state of the art training. At the conclusion of week-long training, the CEO went in to talk to the participants. Finding out from the participants if training was really good; he enthusiastically asked the participants if they will be able to improve Customer Service Quality. To his surprise, everyone said a big NO!

Perturbed with the response, the CEO asked why? A lady stood up and told the CEO that since my immediate boss rewards me for being more obedient to him rather than to serve the customer with a smile, I will continue to be obedient to secure my rewards.

Moral

- The management failed to demonstrate Customer Priority by not changing the boss-oriented performance reward system (Action)
- Demonstration of a behavior by the Manager is more important than his or her Sermon
- Hence the training, however, fantastic failed to bring the change in behaviors of the participants

*Begin with the End in Mind*

*“Hereafter is better than today’’ Al Quran*



A new CEO was brought into the failing bank with this mandate to turn it around. He spent first few months finding problems facing the company and came up with a long list of shortcomings.

He decided to start addressing the problems at war footings, so he randomly picked the problems one by one and tried resolving them. Soon his budget started to exhaust. Even more to his surprise, he realized that many of the problems that he has successfully addressed so far had no to very little impact on the overall performance of the company.

So, he decided to reassess the problems and prioritize them according to their likely impact. This time he was able to demonstrate visible improvement in the overall performance of the organization as he addressed the problems according to their likely impact.

#### Moral

- No organization can ever be made 100% problem free
- It is a common observation that about 30% problems have almost 70% impact on performance.
- High impact problems should be resolved on priority
- Resources are always limited, to make efficient use of them some problems are resolved, some are dissolved and some are diffused



### Intuition Comes with Experience

*“A man upon reaching the age of 40 (becomes wiser)  
reverts to Allah.” Al Quran*

A student took his personal computer to a service centre. He was taken-in by the service engineer, who had recently joined after graduating from a reputed university.

The student explained problems with his machine. The engineer replied, “Ok leave it, I will study the manual then conduct a diagnostic. Will let you know of the estimate and if you agree then we shall repair it.”

Someone from the service centre called in two days and told that the machine is repaired. As he reached there, he said I was told that it will take a while then how was it done so quickly?

The service person was candid enough to tell him the fact: He told him that the engineer you met before had gone on two days leave so the job came to me. I opened the machine and found that a part was burnt out, so I replaced it: Job was done.

#### Moral

- As we graduate from University, we assume that we know everything just because we have studied everything...Wrong!
- In the school we are taught theory to be able to describe the problems and articulate solutions. What we are not taught is each problem is unique and requires a practical solution.
- As we walk through the learning curve in our lives or on the job, we gain experience dealing with a variety of situations and problems and their solutions, each being unique, some learn to become perfect over time some don't and face obsolescence even before gaining practical competence.



### Conserve or Curse

*“Do not spend unwisely (extravagant) or tie your hands to your neck (spend not)” Al Quran*

Three friends went to a restaurant and ordered lots of food. Soon the food was served. They were making too much noise while eating their food, so they became noticeable to everyone in the restaurant. An old lady sitting on the other was watching them with concern.

They eat a bit from each plate and left quite a bit. As they asked for the bill the lady went to them to ask; why did you order so much when you did not have to eat it all? She insisted them to finish all of it. The men continued moving out, ignoring the lady. She then called the restaurant security to stop them from going out without finishing their food. In the mean time she rang up local police and complained this incident.

Police came quickly and arrested the three men, charging them with wasting food as per the country' laws.

#### Moral

- You may have food in abundance, but the fact is thousands of poor families starve every day: We need to value and conserve the food (or any other resource) so others can benefit from it.
- One may afford extravagancy but it deprives others their fair share of resources
- Culture of conserving resources is a sign of responsibility towards others and future
- We should learn to conserve for a better future
  - Money
  - Food
  - Time
  - Environment



### Team Work

*“Until the day all (Muslims) come under one imam,  
they will not succeed”. Al Quran*

There were two sales persons from the same company. They both were given equal targets to sell, however, in the same territory. They both tried to sell more than other. But at the end of the day, none could fetch more revenue.

Then they realized that since they were selling in the same territory customers were demanding extra discounts, saying that the other sales person was giving it. Consequently, they both ended up selling at much lower price.

They decided to split the territory into two segments. Each sales person went to sell in a different segment. Doing so, they were able to convert the segments from buyers to sellers' market. Doing so, they both become competitive and increased their revenues.

#### Moral

- When we compete, we let others take advantage?
- When we cooperate, we become more competitive?
- Cooperating is about making the other win because at the end you will also win:
  - You let your customer get a best bargain, he will come again
  - You let your supplier earn, you will earn a long-term relationship
  - You help your junior attain his targets, you achieve a higher overall performance of your department
  - You let your employee earn fair pay, he will give you his best



### Service with a Conscience

*“Be loyal to Allah, obey his prophet and to the ruler (laws)” Al Quran*

A fireman gets a phone call at the middle of night. There was an old lady on the other side; calling for help. He asked her name, she did not remember; her telephone number, she did not know; her address, she did not know. He then asked what type of building she is in, she told long wooden windows etc.

He figured out from the description of the building that she is somewhere in the old town. He asked her not to hang-up the phone. He called up his boss to send ten fire trucks to the old town, and he himself stayed back on the phone. After a while he could hear fire truck siren on his phone. He was sure that a truck has reached nearby, but did not know which one was closest. He asked all trucks to silent their sirens then each truck should open their siren one by one. Finally, he traced the closest truck. Next challenge was to locate the exact apartment, so he asked the truck captain to request the neighborhood to shut off their lights. As everyone shuts off their lights, only one apartment remained lightened – it was the apartment because the old lady could not shut off the lights. The fire crew hurriedly went to the apartment and rescued the old lady.

#### Moral

- Always have a cause in your mind
- Think solution
- Think out of box
- Stay positive: Never stop hoping and never back off



### Value for Money

*“Give equal measure” Al Quran*

A journalist went to interview a renowned CEO, who was known for his remarkable success as a micro-entrepreneur. The interview went by successfully. While parting, the journalist requested for the Business Card from the entrepreneur. To his surprise, he said, “I don’t carry business cards”. The journalist first thought he is joking but, on his insistence, the entrepreneur asked him if he could stay back with him for another five minutes then perhaps, he could explain. The journalist stayed back and listened to what the entrepreneur had to say.

My dear friend, “I run a micro business and my customers come from poor communities. Although I can have my business cards printed but then what extra value would I give to my customers, yet I will have to recover the cost of the business cards by charging higher prices from my poor customers – will this make me more competitive?”

#### Moral

- Spending is inevitable to run the business, but when the spending does not add value to business it is “Extravagancy”.
- Competitive businesses know their responsibility to give value for money to customers



### Competitiveness by Cooperating

*“Support each other in acts of piety” Al Quran*

It is a true story of a small village in Malaysia. There were a few poor cattle farmers. They used to earn their livelihood by selling milk door to door in their village. Until one day, nestle launched tetra packs and soon the consumers started to move to Nestle. Nestle was big, had resources, did aggressive marketing, etc. These farmers became the victims of competition from a giant.

As they say problems bring opportunities, the farmers came up with this idea of having a milk processing plant. However, they were faced with a couple of challenges, namely;

- Milk production of each farmer was too little compared to the capacity of even a small plant.
- They did not have money for the plant as well as for the working capital

They eventually thought if all the farmers join hands, their total production will suffice a small plant capacity. Furthermore, they realized that since they all will be pooling their milk so the need to buy from outside will not be there. They also realized that after delivering the milk to the plant they all will be free at home. So, they decided to work at the plant instead of hiring workers. By such arrangement, they were able to overcome working capital need. They presented their business plan to a local bank and were able to negotiate a viable loan to buy a small plant.

Soon the plant came into operation as per plan and they were able to bring their lost customers back. Not only this, but also started to supply milk to nearby villages. Everyone's share of income increased many times. And the biggest achievement was that they were able to beat Nestle in their vicinity.



### *Moral*

- *Individuals so long compete with each other, they all under perform*
- *To compete with outsiders, individuals must cooperate (pool their resources and complement each other)*
- *Through cooperation, together everyone achieves more*



### Bearing Risk vs. Taking Risk

*“Who fear Allah (stay away from the prohibited like interest and speculation), Allah will give him sustenance from sources unknown to him”. Al Quran*

There was this 400-year-old bank in the UK. Queen had so much trust on that bank that she kept her wealth with them. The bank had a history of sound balance sheet, prudent banking operations and sustained profits. Then the Board of Directors realized that if the bank invests in high risk assets it could fetch much higher profits. They brought in a younger CEO believing that he can do better in the changing environment than traditionally older CEOs.

The CEO was very dynamic and motivated. Since he had a mandate to go into the high-risk market and scale up the profits, he replaced bank's conventional low risk loan based financial assets into high risk investments in the emerging derivatives market in the Far East. Suddenly, the profits soared up with the rocket speed. The Board got excited and happy.

The trend continued for a couple of years. Sadly, in just less than 4 years of high tide the derivatives market started to collapse for some reason and so the book value of bank's investment. Eventually the bank lost almost all investments and went into forced liquidation.

On the contrary a foreign bank operating in Pakistan averted to a high-risk opportunity and saved its continuity.

The head of Treasury had been with the bank for many years and had an excellent career and potentials to further grow. He had a high salary and unmatched perks. However, on one Friday evening he found out that the Dollar is likely to appreciate vs. other international currencies over the week end. He



became so obsessed with this idea of earning a big cut for the bank and thought he should use his authority to take maximum exposure in USD position for the week end. After booking US dollars, he went back home excited. He was sure that he will make humongous profit on Monday as he would resell the USD next week.

As the markets opened on Monday his dream came true and he had actually made profit in millions. He gave this news to his management in hope of getting a big pat on his back for this wonderful achievement. To his surprise, the management immediately terminated the guy!

#### Moral

- Some risks are in built while some risks are additionally instilled (taken) into the business:
  - Bearing risk is acting consciously and prudently to avoid or minimize the risk built in the business
  - Taking risk is inducing extra risk in the business. It is often times relying on contingencies (speculation).
- Risk bearing is a prudent business principle that improves business sustainability
- Risk taking is an aggressive (greed driven) stance that makes businesses vulnerable and volatile, besides it destabilizes the market forces.



## Time Management

*“Standing in prayers is better than sleeping”. Saying of the Prophet PBUH*

Mr. XYZ was always the first person to come in the office and the last to go. However, he was always complaining that he had little time, as his deadlines are usually missed. He did not have much time for himself and his family and friends.

In short, he used to spend his time in a haphazard manner, never able to manage his productivity, relationships and could give attention to his personal life though he was busy like a bee all the time. One day he had an enlightening discussion with the Time Management Counselor. The counselor gave him a few tips that changed his entire perspective on managing his work, life and relations.

The Counselor asked him a few directed questions, namely; if had a vision to reach, if he always goes by his principles, and finally if he considers the relative utility of his time spent in doing different tasks.

At the end, he realized that he was planning his time quite meticulously considering urgencies and setting priorities, but without the direction (vision) and weighing the relative utilities.

### Moral

- He needed to set a vision and principles
- He should organize his life activities around his vision and by the principles.
- He should prioritize his activities focusing on maximizing overall utility of time spent in the context of his vision. In other words, he should consider doing more of activities that have higher utility and less of activities that yield low utility and stop doing activities that have no utility.



### Happiness or Contentment

*"Hearts get in peace by remembering Allah". Al Quran*

Junaid Jamsheed (may Allah be pleased with him) began his career in the entertainment world and quickly gained popularity as a song writer, musician and singer at a very young age that many people envy.

He was rewarded with fame, money and followership across the world. He used to travel to different countries for concerts. He had a career, anyone everyone wanted to have. He afforded an extravagant lifestyle.

He was enjoying his career but sadly was not able to get what anyone would want to cherish for a long time; his enjoyment was always short lived and life was shallow as he experienced. From inside he was always in search of something unknown to him, something that could make his heart feel accomplished until one day when he found that missing unknown! It was something inside his heart that gave him a feeling of fulfillment from inside-out. It changed his life from a Happy to Contented person.

#### Moral

- Our lives could be full of fun and achievements to make us ☺ Happy but it cannot give the inner satisfaction without attaining consonance in our accomplishments with our inner self
- As we find new careers that reflect our inner self, dramatically our short-lived Happiness turns into Contentment and fill our shallow lives with heaps of cherishing accomplishments
- One can make lots of money, become famous and happy but only by working in consistency with one's inner self s/he can attain a life Par Excellence.



### Today vs. Tomorrow

*“Oh Muhammad (PBUH), surely your future will be better than today” Al Quran*

There was this scholar, once he was relaxing with his colleagues. A disguised person came and proclaimed his wisdom by asking him if he should tell him something valuable.

Looking at the stranger, the scholar did not give heed to what he said until he said what he had to say:

*Do not commit a wrong (sin) for a quick gain (or pleasure); the pleasure will vanish soon but the wrong will follow you to the grave...*

*Do not procrastinate to do a right (good) even if it entails huge efforts for a while; fatigue will soon be over but the good will follow you to the grave...*

The scholar wondered what the stranger said and how could he said it: His appearance did not say he was a wise man. Then quickly he overpowered his ego and thanked the person for the wise advice.

### **Moral**

- As a principle, always focus on the lasting impact of your actions: Tomorrow.
- Do not say “Yes” for immediate gain (pleasure) or say “No” because of efforts (hardship): Today.
- Never judge strangers through the glasses of your Ego.



### Don't be Fooled by Disguised Persons

*"Oh, Muhammad PBUH do not turn away from the one who has come to you (for guidance) from a far place" Al Quran*

An automobile engineer was driving cross country with her kids, when a wheel's bolts loosened and the wheel fell off the car. She safely drove the car to the road side and started looking for the bolts not realizing that the car was running at a speed of 100 km/hr. After a while she realized that the bolts must have been dropped off far away and decided to search for help.

Soon an insane person came walking from nowhere. He stopped by and asked if he could help her. She gave a sarcastic look at the man, considering he is insane, and thanked him. He left without any further conversation. But in a while, he returned. She was still there, so he again asked, "Can I help you?". But this time she replied in irritation, "Can't you see the wheel has fallen down and I am searching for the lost bolts?". But I don't think you can help me.

To her surprise, he quickly responded and said, "Worry not, just take one bolt from each of the three wheels and fix the fourth wheel".

The lady felt ashamed of being an automobile engineer yet was not able to come up with this simple solution, and realized that if that person had not come by, she might have remained stranded forever.

#### Moral

- Never be fooled by disguised appearance of a person, he or she may appear less intelligent or less worthy but it is very much likely that he or she might come up with a word of wisdom.
- Solutions can be simple, but we lose sight of them by complicating the situation.



### Initiatives are Important

*"Actions will be judged by intentions" Saying of the Prophet PBUH*

As they had put our beloved Prophet Ibraheem PBUH in the blazing fire with the satanic desire to burn him not knowing that his savior is all mighty Allah who saved him indeed.

Interestingly a pigeon also attempted to cool the fire by dropping a drop of water from above. People saw this and laughed! Pigeon replied, "I know I am too small and weak, and a tiny drop of water will do nothing, still I think I will be remembered amongst the ones who tried cooling the fire not lighting the fire.

#### **Moral**

- Judge people not on their status and image, value them on their intentions and initiatives

Disclaimer: Allah knows if the pigeon did so in real, but if read in the context of the incident it makes good sense for us to take lesson



### Positive vs. Negative Actions

*“All the calamities that fall on you are the outcome of your own actions” Al Quran*

There was this noble King. One day he called in his ministers and gave to each of them an empty bag and sent them to collect best of the best fruits from the King's personal garden.

All three ministers went by to collect the fruits. A minister picked up best of the best fruits. Second one thought the King might only taste a fruit and would put the rest aside, so he picked all sorts of fruits; freshly ripped as well as spoilt ones. Third minister thought the King has just given him fatigue and would never even bother to open the bags. So, he finished filling the bag with all the grass on the ground.

When they returned, King ordered all of them to be put in Jail for a week without looking in their bags. He also ordered that no food shall be supplied to them; they will eat what they have collected.

- The one who had picked up best of the best fruits enjoyed eating the fruits and survived quite conveniently.
- The other one who picked up fresh and rotten fruits fell sick by eating the rotten fruits.
- The third one died as he had nothing to eat.

#### Moral

- This follows that people with a positive attitude stand better chances of survival (and prosperity) compared to the ones with negative attitude



### Pragmatism vs. Poetry

*"Poets are the ones who do not do what they say" Al Quran*

There was this lady professor of history. Once on a flight met a person of similar interests. They both started discussing leaders from the past: they discussed characteristics of the two leaders – both were considered legends.

After a long discussion, they agreed that one was known for his opinions, and proclaimed values and virtues of higher order. On the contrary other did not speak of his opinions and values. Instead he demonstrated highly disciplined habits and behaviors throughout his life.

Both succeeded in their respective missions but from a different perspective.

#### Moral

- Values and principles leading to habits and behaviors result in par excellence.
- Habits and behaviors not based on values and principles are shallow.
- Values and principles without habits and behaviors are poetry.